

Information to identify the case:Debtor 1: **Steven A. Lawrence**

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-4130

EIN: --_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --_-----

United States Bankruptcy Court: District of New Jersey

Date case filed for chapter: 7 9/15/23

Case number: 23-18075-MBK

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven A. Lawrence	
2. All other names used in the last 8 years		
3. Address	1261 C Fir Street Fort Dix, NJ 08640	
4. Debtor's attorney Name and address	Brad J. Sadek Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: bradsadek@gmail.com
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 9/16/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	October 25, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 487 460 4552, Click on JOIN using passcode 9525653870, or call 1-862-406-2193 For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

United States Bankruptcy Court
District of New Jersey

In re:
Steven A. Lawrence
Debtor

Case No. 23-18075-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 19, 2023

User: admin
Form ID: 309A

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db	+ Steven A. Lawrence, 1261 C Fir Street, Fort Dix, NJ 08640-1859
520025190	+ Burlington Township MUA, 851 Old York Road, Burlington, NJ 08016-3895
520025196	+ Citizensbk, 6 Corporate Drive, Shelton, CT 06484-6270
520025199	+ Elan Financial Services, 1255 Corpoarte Dr., #6, Irving, TX 75038-2562
520025205	+ Obermayer Rebmann Maxwell & Hippel, 1120 Route 73 North, Ste 420, Mount Laurel, NJ 08054-5109

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bradsadek@gmail.com	Sep 19 2023 21:31:00	Brad J. Sadek, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: BADOBIN.COM	Sep 20 2023 01:12:00	Andrea Dobin, McManimon, Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2023 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 19 2023 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520025188	+ Email/PDF: bncnotices@becket-lee.com	Sep 19 2023 21:51:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520025189	+ EDI: BANKAMER.COM	Sep 20 2023 01:12:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520025192	+ EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520025191	+ EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520025193	+ EDI: CAPONEAUTO.COM	Sep 20 2023 01:12:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520025195	+ EDI: CITICORP.COM	Sep 20 2023 01:12:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520025197	+ EDI: COMCASTCBLCENT	Sep 20 2023 01:12:00	Comcast Xfinity, 401 Whitehorse Road, Voorhees, NJ 08043-2604
520025198	+ EDI: DISCOVER.COM	Sep 20 2023 01:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520025200	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 19 2023 21:32:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210

District/off: 0312-3
Date Rcvd: Sep 19, 2023

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520025201	+ EDI: USBANKARS.COM	Sep 20 2023 01:12:00	Fulton bank, P.O. Box 790408, Saint Louis, MO 63179-0408
520025194	EDI: JPMORGANCHASE	Sep 20 2023 01:12:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
520025203	+ EDI: LENDNGCLUB	Sep 20 2023 01:12:00	LendingClub, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
520025204	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Sep 19 2023 21:31:00	NJ Turnpike Authority, NJ EZ Pass, P.O. Box 4971, Trenton, NJ 08650
520025206	^ MEBN	Sep 19 2023 21:32:50	PA Turnpik Toll By Plate, P.O. Box 645631, Pittsburgh, PA 15264-5254
520025207	+ Email/Text: dnj@pbslaw.org	Sep 19 2023 21:32:00	Pluese Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
520025208	+ EDI: RMSC.COM	Sep 20 2023 01:12:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520025209	+ EDI: RMSC.COM	Sep 20 2023 01:12:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520025210	+ EDI: RMSC.COM	Sep 20 2023 01:12:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520025211	+ EDI: USAA.COM	Sep 20 2023 01:12:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
520025212	+ EDI: WFFC2	Sep 20 2023 01:12:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
520025213	+ EDI: WFFC2	Sep 20 2023 01:12:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
520025214	+ EDI: WFFC2	Sep 20 2023 01:12:00	Wells Fargo Home Mortgage, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520025202		Lease for rental for

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters